

Old Age, Disability, Death

First law: 1969 (provident fund, defunct).
 Current law: 1983.
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean dollars (E.C.\$).

Coverage

Employed and self-employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of earnings. Self-employed 6.75% of earnings.
Employer: 5% of covered wage.
Government: None.
 Maximum earnings for contribution purposes: E.C.\$36,000 per year.

Qualifying Conditions

Old-age pension: Age 60. 500 weeks of coverage, with at least 150 weeks based on contributions actually paid.
 Reduced Old-age pension: Age 60. 260 weeks of coverage, with at least 150 weeks based on contributions actually paid.
Old-age grant: Age 60; ineligible for pension, with at least 50 weeks of contributions paid or credited.
Disability pension: Under age 60. 150 weeks of contributions actually paid.
 Disability grant: Under age 60. Ineligible for pension, at least 50 weeks of contributions paid or credited.
Survivor pension: Deceased was pensioner or eligible for pension.
 Survivor grant: Deceased was eligible for old-age or disability grant.
 Funeral grant: Worker was pensioner or eligible for old-age or disability grant.

Old-Age Benefits

Old-age pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.
 Reduced old-age pension: 16% of average earnings, plus 1% of earnings for each 25 weeks of contributions over 150 up to the next 350 contributions.
 Minimum benefit: E.C.\$40 per week.
 Old-age grant: Lump sum equal to 5 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.
 Maximum benefit: 60% of earnings.
 Disability grant: Lump sum equal to 5 times average weekly earnings for each 50 weeks of contributions.

Survivor Benefits

Survivor pension: 75% of pension of insured payable to widow aged 50 or disabled (1 year limit under age 50 unless disabled) and to dependent disabled widower.
 Orphans: 25% of pension of the insured for each child under age 16 or age 18 if student; 50% each for full orphans or disabled children.

Minimum benefit: E.C.\$8.50 per week, E.C.\$17 if full orphan or disabled.
 Maximum survivor pension: 100% of pension of insured.
 Survivor grant: Lump sum equal to 5 times the average weekly wage for each 50 weeks of contributions.
 Funeral grant: Insured, E.C.\$2,000. Spouse, E.C.\$1,500. Child, E.C.\$750.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
 National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1983.
 Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: Employed on day before onset of illness, or 13 weeks of contributions, including 8 out of the 13 weeks preceding illness.
Cash maternity benefits: 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before confinement.
 Funeral grant: Deceased was entitled to sickness or maternity benefits at time of death.

Sickness and Maternity Benefits

Sickness benefit: 65% of average earnings during 13 weeks before illness. Payable from first day for up to 26 weeks, 52 weeks if 75 or more contributions paid or credited in the last 3 years.
Maternity benefit: 65% of average earnings during 30 weeks before benefit begins. Payable 6 weeks before expected confinement and 6 weeks after for 12 weeks total. Minimum payable: E.C.\$450.

Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs, general supervision.
 National Insurance Board, administration of program.

Work Injury

First and current law: 1983
 Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of covered wage.

Employer: 5% of covered wage.

Maximum earnings for contribution purposes: E.C.\$36,000 per year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability Benefit: 70% of wages. Payable from the day of injury until recovery, for up to 26 weeks. Covers all medical expenses.

Permanent Disability Benefits

Permanent disability Benefit: 70% of covered earnings. Prorated if under 100 percent disabled.

Workers' Medical Benefits

Medical benefits: All medical expenses, including specialist care abroad, if necessary.

Survivor Benefits

Survivor pension: 75% of pension of insured, payable to widow/widower for life; or gratuity, if terminated by remarriage, equal to 52 times weekly rate of pension entitled.

Orphans: 25% of pension for each child under 16 and under 18, if student; 50% of pension if full-orphan or disabled child.

Other dependents: 25% of pension payable or, if wholly dependent, 50% of benefit available for payment for a period of 52 weeks.

Minimum benefit: E.C.\$8.50 per week, E.C.\$17, if full orphan or disabled.

Maximum survivor pension: 100% of pension of insured.

Funeral Grant: Insured E.C.\$2,000.

Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs,
General supervision.

National Insurance Board, administration of program.